8-11498 Doc 1 Filed 05/06/08 Entered 05/06/08 16:46:20 Desc Main Document Page 1 of 45

| Case 08<br>(Official Form 1) (10)                                       |
|---|
|   |
| Name of Debtor (if individed Rodriguez, Laura                           |
| All Other Names used by (include married, maiden, None                  |
| Last four digits of Soc.Sec than one, state all): 5                     |
| Street Address of Debtor (7109 W. Altgeld Str<br>Apt. 2C<br>Chicago, IL |
| County of Residence or of   |

Bankruptcy2006 © 1991-2006, New Hope Software, Inc., ver. 4.1.0-682 - 31350

| United So<br>North   | Voluntary Petition   |  |   |  |
|--|--|--|---|--|
| Name of Debtor (if individual, enter Last, First, M<br>Rodriguez, Laura  | Name of Joint Debtor (Spouse) (Last, First, Middle):   |  |   |  |
| All Other Names used by the Debtor in the last 8 y (include married, maiden, and trade names):  None   | All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):                                   |  |   |  |
| Last four digits of Soc.Sec.No./Complete EIN or of than one, state all): 5626  | other Tax ID No. (if more  |  | its of Soc.Sec.No./Complete E one, state all):  | IN or other Tax ID No.   |
| Street Address of Debtor (No. and Street, City, an 7109 W. Altgeld Street  | nd State)  | Street Address   | ss of Joint Debtor (No. and Str   | reet, City, and State  |
| Apt. 2C<br>Chicago, IL   | ZIPCODE<br>60707   | -  |   | ZIPCODE  |
| County of Residence or of the Principal Place of B<br>Cook   | Business:  | County of Re   | esidence or of the Principal Pla  | ace of Business:   |
| Mailing Address of Debtor (if different from street  | t address):  | Mailing Add  | ress of Joint Debtor (if differen   | nt from street address):   |
|  | ZIPCODE  | _  |   | ZIPCODE  |
| Location of Principal Assets of Business Debtor (i   | if different from street address a   | bove):   |   | ZIPCODE  |
| Type of Debtor (Form of Organization) (Check one box)  Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. Corporation (includes LLC and LLP) Partnership Other (if debtor is not one of the above entities, check this box and state type of entity below)  Filing Fee (Check one box Filing Fee to be paid in installments (Applicabsigned application for the court's consideration to pay fee except in installments. Rule 1006(b) Filing Fee waiver requested (applicable to charattach signed application for the court's consideration for the court's consideratio | ole to individuals only) Must at<br>n certifying that the debtor is un-<br>n). See Official Form No. 3A.<br>pter 7 individuals only). Must | y ble) anization d States e Code)  Checl D Che | Chapter 7 Chapter 9 Chapter 11 Chapter 12 Chapter 13  Natu (Che Debts are primarily co debts, defined in 11 U §101(8) as "incurred b individual primarily fo personal, family, or ho purpose."  Cone box: Chapter 11 D ebtor is a small business as de ebtor is not a small business as de ebtor's aggregate noncontinge wed to insiders or affiliates) ar a all applicable boxes plan is being filed with this per | Debts are primarily business debts or a pusehold  Debtors  fined in 11 U.S.C. § 101(51D)  st defined in 11 U.S.C. § 101(51D)  ent liquidated debts (excluding debts to less than \$2 million  etition.  Dicited prepetiion from one of |
| Statistical/Administrative Information  Debtor estimates that funds will be available for distri  Debtor estimates that, after any exempt property is ex   | cluded and administrative  |  |   | THIS SPACE IS FOR COURT USE ONLY   |
| expenses paid, there will be no funds available for distribution to unsecured creditors.  Estimated Number of Creditors  |  |  |   |  |
| 1- 50- 100- 200- 1000<br>49 99 199 999 5000<br><b>V</b>  |  |  | 0,001- OVER<br>00,000 100,000   |  |
| Estimated Assets   |  | \$1 million to   | More than \$100 million   |  |
| <b>▼</b> \$10,000  |  | \$100 million  | More than \$100 million   |  |
| \$0 to \$50,000 to \$100,000   |  | \$1 million to<br>\$100 million  | More than \$100 million   |  |

| 31350       |
|-------------|
|             |
| 4.1.0-682   |
| ver.        |
| Inc.,       |
| Software,   |
| Hope        |
| New         |
| 1-2006,     |
| 1991        |
| 2006 ©      |
| Bankruptcy. |
|             |

| Official Formals (1008) 11498 Doc 1 Filed 05/06/08 Entered 05/06/08 16:46:20 Desc Main B1, Page 2   |  |  |                  |  |  |
|---|--|--|------------------|--|--|
| Voluntary Petition (This page must be completed and filed in every case)  Document Page 2 of 45 Rathe of Debtof(s): Laura Rodriguez   |  |  |                  |  |  |
|   | All Prior Bankruptcy Cases Filed Within Last 8 Years (   |  |                  |  |  |
| Location<br>Where Filed:  | NONE   | Case Number:   | Date Filed:      |  |  |
|   | N.A.   | Case Number:   | Date Filed:      |  |  |
|   | nkruptcy Case Filed by any Spouse, Partner   | •  |                  |  |  |
| Name of Debtor:   | NONE   | Case Number:   | Date Filed:      |  |  |
| District:   |  | Relationship:  | Judge:           |  |  |
| Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)  I, the attorney for the petitioner named in the foregoing petition, declare that I have in the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, U States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by § 342(b) of the Bankruptcy Code. |  |  |                  |  |  |
| Exhibit A is  | s attached and made a part of this petition.   | X /s/ George I Sarolas Signature of Attorney for Debtor(s) | 05/06/08<br>Date |  |  |
| Yes, and Exhibit C is attached and made a part of this petition.  No  Exhibit D  (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)  Exhibit D completed and signed by the debtor is attached and made a part of this petition.  If this is a joint petition:   |  |  |                  |  |  |
|   | also completed and signed by the joint debtor is attached a  Information Regardance  Information Regar | arding the Debtor - Venue                                  |                  |  |  |
| ₫   | (Check any applicable box)   |  |                  |  |  |
|   |  |  |                  |  |  |
| Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United Sates in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.   |  |  |                  |  |  |
| Statement by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes)  |  |  |                  |  |  |
|   | Landlord has a judgment for possession of debtor's resid   | ence. (If box checked, complete the following.             |                  |  |  |
|   | (Name of   | landlord or lessor that obtained judgment)                 |                  |  |  |
|   | (Address   | of landlord or lessor)                                     |                  |  |  |
| Debtor claims that under applicable non bankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and   |  |  |                  |  |  |
| Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.  |  |  |                  |  |  |

| 31350          |
|----------------|
| 7              |
| 4.1.0-682      |
| ver.           |
| Inc.,          |
| lope Software, |
| Vew H          |
| -2006, 1       |
| 1991           |
| ⊚900           |
| 20             |
| nkruptcy       |
| 3a             |

#### Laura Rodriguez (This page must be completed and filed in every case) **Signatures** Signature(s) of Debtor(s) (Individual/Joint) Signature of a Foreign Representative of a **Recognized Foreign Proceedings** I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and I declare under penalty of perjury that the information provided in this petition has chosen to file under chapter 7] I am aware that I may proceed under is true and correct, that I am the foreign representative of a debtor in a foreign chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief main proceeding, and that I am authorized to file this petition. available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the (Check only one box.) petition] I have obtained and read the notice required by § 342(b) of the Bankruptcy Code. I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by § 1515 of title 11 are attached. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. Pursuant to § 1511 of title 11United States Code, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached. **X** /s/ Laura Rodriguez Signature of Debtor (Signature of Foreign Representative) Signature of Joint Debtor (Printed Name of Foreign Representative) Telephone Number (If not represented by attorney) 05/06/08 (Date) Signature of Non-Attorney Petition Preparer Signature of Attorney I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer X /s/ George I Sarolas as defined in 11 U.S.C. § 110, 2) I prepared this document for compensation, and have provided the debtor with a copy of this document and the notices Signature of Attorney for Debtor(s) and information required under 11 U.S.C. § 110(b), 110(h), and 342(b); and, GEORGE I SAROLAS 6209025 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110 Printed Name of Attorney for Debtor(s) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before any document for filing for a debtor or accepting any fee from the debtor, as Firm Name required in that section. Official Form 19B is attached. 7234 W. North Ave., Suite 210 Address Printed Name and title, if any, of Bankruptcy Petition Preparer Elmwood Park, IL 60707 Social Security Number (If the bankruptcy petition preparer is not an individual, (708) 456-5700 state the Social Security number of the officer, principal, responsible person or Telephone Number partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) 05/06/08 Address **Signature of Debtor (Corporation/Partnership)** I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, Date United States Code, specified in this petition. Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above. Signature of Authorized Individual Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual: Printed Name of Authorized Individual If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. Title of Authorized Individual A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or Date

imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

Official Form 1, Exhibit D (10/06)

#### UNITED STATES BANKRUPTCY COURT Northern District of Illinois

| In re Laura Rodriguez | Case No    |
|-----------------------|------------|
| Debtor(s)             | (if known) |

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

Official Form 1, Exh. D (10/06) – Cont.

| ☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]  |  |  |  |  |  |
|--|--|--|--|--|--|
| If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed. |  |  |  |  |  |
| <ul> <li>□ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]</li> <li>□ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);</li> <li>□ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);</li> <li>□ Active military duty in a military combat zone.</li> </ul>  |  |  |  |  |  |
| 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.  |  |  |  |  |  |
| I certify under penalty of perjury that the information provided above is true and correct.  |  |  |  |  |  |
| Signature of Debtor: /s/ Laura Rodriguez  LAURA RODRIGUEZ  |  |  |  |  |  |
| Date: <u>05/06/08</u>  |  |  |  |  |  |

#### FORM 6. SCHEDULES

#### Summary of Schedules

Schedule A - Real Property

Schedule B - Personal Property

Schedule C - Property Claimed as Exempt

Schedule D - Creditors Holding Secured Claims

Schedule E - Creditors Holding Unsecured Priority Claims

Schedule F - Creditors Holding Unsecured Nonpriority Claims

Schedule G - Executory Contracts and Unexpired Leases

Schedule H - Codebtors

Schedule I - Current Income of Individual Debtor(s)

Schedule J - Current Expenditures of Individual Debtor(s)

Unsworn Declaration under Penalty of Perjury

GENERAL INSTRUCTIONS: The first page of the debtor's schedules and the first page of any amendments thereto must contain a caption as in Form 16B. Subsequent pages should be identified with the debtor's name and case number. If the schedules are filed with the petition, the case number should be left blank

Schedules D, E, and F have been designed for the listing of each claim only once. Even when a claim is secured only in part or entitled to priority only in part, it still should be listed only once. A claim which is secured in whole or it part should be listed on Schedule D only, and a claim which is entitled to priority in whole or in part should be listed on Schedule E only. Do not list the same claim twice. If a creditor has more than one claim, such as claims arising from separate transactions, each claim should be scheduled separately.

Review the specific instructions for each schedule before completing the schedule.

| Form  | B6/ |
|-------|-----|
| (10/0 | -\  |

Bankruptcy2006 ©1991-2006, New Hope Software, Inc., ver. 4.1.0-682 - 31350

Case 08-11498 Doc 1 Filed 05/06/08 Entered 05/06/08 16:46:20 Desc Main Document Page 7 of 45

| In re | Laura Rodriguez | Case No.   |  |
|-------|-----------------|------------|--|
| -     | Debtor          | (If known) |  |

#### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C – Property Claimed as Exempt.

| DESCRIPTION AND LOCATION<br>OF PROPERTY | NATURE OF DEBTOR'S<br>INTEREST IN PROPERTY | HUSBAND, WIFE, JOINT<br>OR COMMUNITY | CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION | AMOUNT OF<br>SECURED<br>CLAIM |
|---|--|--------------------------------------|--|-------------------------------|
| NONE                                    |  |                                      |  |                               |
|   |  |                                      |  |                               |
|   |  |                                      |  |                               |
|   |  |                                      |  |                               |
|   |  |                                      |  |                               |
|   |  |                                      |  |                               |
|   |  |                                      |  |                               |
|   |  |                                      |  |                               |
|   |  |                                      |  |                               |
|   |  |                                      |  |                               |
|   |  |                                      |  |                               |
|   |  |                                      |  |                               |
|   | Tota                                       | <b>.</b> 1                           | 0.00   |                               |

(Report also on Summary of Schedules.)

|           | • |
|-----------|---|
| ĭ         |   |
| č         |   |
|           |   |
| -         |   |
| C         |   |
|           |   |
|           |   |
|           |   |
| 0         |   |
| à         |   |
| 10        |   |
| ٠,        |   |
| نے        | • |
| _         |   |
| -         |   |
|           |   |
| $\Delta$  |   |
|           | , |
| 4         |   |
| 9         | ٠ |
| -         | • |
|           | , |
|           |   |
| >         |   |
|           |   |
| _         |   |
|           |   |
| ٩         | • |
| - 7       |   |
| - 2       |   |
| - 5       |   |
| r#        |   |
| 7         |   |
|           |   |
| 0         | , |
| 4         | , |
| 7         |   |
| - 7       |   |
| -         |   |
| π         |   |
|           |   |
| - 2       |   |
| - 5       | ١ |
| Ч         | • |
| 1         |   |
|           | ĺ |
| 10        |   |
| 2         |   |
| $\succeq$ |   |
|           | ١ |
| C         | ł |
| -         |   |
|           |   |
| ₫         | • |
| σ         | ۰ |
| _         |   |
| 0         | ١ |
|           | ١ |
| 10        |   |
| ~         |   |
| $\succeq$ |   |
|           | ١ |
| 6         | ۹ |
| - 2       | ۰ |
| ٠,        | ì |
| *         | ١ |
| -         |   |
| - 5       |   |
| - 5       |   |
| ~         |   |
|           |   |
| =         |   |

| In re | Laura Rodriguez | Case No.   |  |
|-------|-----------------|------------|--|
|       | Debtor          | (If known) |  |

#### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information requested in this schedule, do not include the name or address of a minor child. Simply state "a minor child."

| TYPE OF PROPERTY   | N<br>O<br>N<br>E | DESCRIPTION AND LOCATION OF PROPERTY OF PROPERTY   |   | CURRENT VALUE OF<br>DEBTOR'S INTEREST<br>IN PROPERTY,<br>WITHOUT<br>DEDUCTING ANY<br>SECURED CLAIM<br>OR EXEMPTION |  |  |
|--|------------------|--|---|--|--|--|
| Cash on hand.  | X                |  |   |  |  |  |
| 2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives. |                  | Checking Account TCF Bank Melrose Park, IL 60160   | J | 500.00   |  |  |
| Security deposits with public utilities, telephone companies, landlords, and others.   |                  | Landlord Security Deposit Aurel Cincan 3008 Jenny Jae Lane Crystal Lake, IL 60012  | J | 675.00   |  |  |
| Household goods and furnishings, including audio, video, and computer equipment.   |                  | Stove, Refrigerator, Microwave, Living room set, bedroom set, 2 TV's color, dvd player, HP computer w/ printer, dining room table w/ 4 chairs.  Debtor's residence |   | 1,000.00   |  |  |
| Books. Pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.   | X                |  |   |  |  |  |
| 6. Wearing apparel.  |                  | General day-to-day clothing Debtor's residence   | W | 100.00   |  |  |
| 7. Furs and jewelry.   |                  | wedding ring band Debtor's residence   | W | 75.00  |  |  |
|  |                  |  |   |  |  |  |

| 4        | •  |
|----------|----|
| C        | ,  |
| =        | 7  |
| C        | 7  |
|          |    |
|          |    |
|          |    |
| C        | 4  |
| 8        | ٥  |
| V        | 5  |
| - 7      | г  |
|          | 5  |
|          | ٠  |
| _        | 7  |
| -        | ŕ  |
| - 7      | ۰  |
|          | 4  |
| - 6      | 3  |
| VOL      | 5  |
| -        |    |
|          | :  |
| c        | j  |
| 2        | 3  |
| ÷        | 4  |
| -        | ì  |
|          | 5  |
| - 2      | 2  |
| 6        | 2  |
| - 6      | Ξ  |
| - 5      | ٠  |
| 100      | ٠  |
| 7        | ₹  |
| -        | ₹  |
| 0        | 2  |
|          | ١  |
| - 2      | ₹  |
| - 5      | ÷  |
| . 9      | 2  |
| Н        | ٦  |
| -        | 7  |
| - 5      |    |
| - 5      | ٠  |
| . 0      | ر  |
| 7        | ٠. |
| ^        | 4  |
| 10       | 4  |
|          | 2  |
| 9        | ٥  |
| $\sim$   | 0  |
| Č        | 4  |
| -        | r  |
| -        | 4  |
| 0        | 1  |
| ā        | Ň  |
| $\simeq$ | ú  |
|          | Ċ  |
| (        | ŋ  |
| v        | 1  |
|          | د  |
|          | 5  |
| 2        | 5  |
| ~        | 5  |
| `        | 3  |
|          | 7  |
| 2        | ٠  |
| 7        | ₹  |
| - :      | =  |
| Ē        | 2  |
| -5       | 7  |
| 7        | =  |
|          |    |

| In re | Laura Rodriguez | Case No    |
|-------|-----------------|------------|
|       | Debtor          | (If known) |

## **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

| TYPE OF PROPERTY  | N<br>O<br>N<br>E | DESCRIPTION AND LOCATION<br>OF PROPERTY   | HUSBAND, WIFE, JOINT<br>OR COMMUNITY | CURRENT VALUE OF<br>DEBTOR'S INTEREST<br>IN PROPERTY,<br>WITHOUT<br>DEDUCTING ANY<br>SECURED CLAIM<br>OR EXEMPTION |
|---|------------------|---|--------------------------------------|--|
| 8. Firearms and sports, photographic, and other hobby equipment.  | X                |   |                                      |  |
| <ol> <li>Interests in insurance policies. Name<br/>insurance company of each policy and itemize<br/>surrender or refund value of each.</li> </ol>   | X                |   |                                      |  |
| 10. Annuities. Itemize and name each issuer.  | X                |   |                                      |  |
| 11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)). | X                |   |                                      |  |
| 12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.   |                  | Pension plan Local 9777 Pension Plan Alberto Culver Company 2525 Armitage Ave. Melrose Park, IL 60160 | W                                    | Indeterminate  |
| 13. Stock and interests in incorporated and unincorporated businesses. Itemize.   | X                |   |                                      |  |
| 14. Interests in partnerships or joint ventures. Itemize.   | X                |   |                                      |  |
| 15. Government and corporate bonds and other negotiable and non-negotiable instruments.   | X                |   |                                      |  |
| 16. Accounts receivable.  | X                |   |                                      |  |
| 17. Alimony, maintenance, support, and<br>property settlement to which the debtor is or<br>may be entitled. Give particulars.   | X                |   |                                      |  |
| 18. Other liquidated debts owing debtor including tax refunds. Give particulars.  | X                |   |                                      |  |
| 19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.  | X                |   |                                      |  |
| 20. Contingent and noncontingent interests in estate or a decedent, death benefit plan, life insurance policy, or trust.  | X                |   |                                      |  |
| 21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights of setoff claims. Give estimated value of each.  | X                |   |                                      |  |
|   |                  |   |                                      |  |

Document

Filed 05/06/08 Entered 05/06/08 16:46:20 Desc Main Page 10 of 45

| In re | Laura Rodriguez |  |
|-------|-----------------|--|
| 11116 | Laura Rouriguez |  |

**Debtor** 

Case No. \_ (If known)

#### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

| TYPE OF PROPERTY   | N<br>O<br>N<br>E | DESCRIPTION AND LOCATION<br>OF PROPERTY      | HUSBAND, WIFE, JOINT<br>OR COMMUNITY | CURRENT VALUE OF<br>DEBTOR'S INTEREST<br>IN PROPERTY,<br>WITHOUT<br>DEDUCTING ANY<br>SECURED CLAIM<br>OR EXEMPTION |
|--|------------------|--|--------------------------------------|--|
| 22. Patents, copyrights, and other intellectual property. Give particulars.  | X                |  |                                      |  |
| 23. Licenses, franchises, and other general intangibles. Give particulars.   | X                |  |                                      |  |
| 24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. §101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes. | X                |  |                                      |  |
| 25. Automobiles, trucks, trailers, and other vehicles and accessories.   |                  | 2000 Chevy Venture Van<br>Debtor's residence | J                                    | 2,000.00   |
| 26. Boats, motors, and accessories.  | X                |  |                                      |  |
| 27. Aircraft and accessories.  | X                |  |                                      |  |
| 28. Office equipment, furnishings, and supplies.   | X                |  |                                      |  |
| 29. Machinery, fixtures, equipment, and supplies used in business.   | X                |  |                                      |  |
| 30. Inventory.   | X                |  |                                      |  |
| 31. Animals.   | X                |  |                                      |  |
| 32. Crops - growing or harvested. Give particulars.  | X                |  |                                      |  |
| 33. Farming equipment and implements.  | X                |  |                                      |  |
| 34. Farm supplies, chemicals, and feed.  | X                |  |                                      |  |
| 35. Other personal property of any kind not already listed. Itemize.   | X                |  |                                      |  |
|  |                  | 0 continuation sheets attached Tot           | al                                   | \$ 4,350.00  |

Offical Form B6C (10/05)

Case 08-11498 Doc 1 Filed 05/06/08 Entered 05/06/08 16:46:20 Desc Main

| C 00 TT-30 | DUCI | 1 1100 03/00/00 | Littered 03/ |
|------------|------|-----------------|--------------|
|            |      | Document        | Page 11 of 4 |

| In re | Laura Rodriguez | Case No.   |  |
|-------|-----------------|------------|--|
|       | Debtor          | (If known) |  |

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box)

|               | 11 U.S.C. § 522(b)(2) |
|---------------|-----------------------|
| $   \sqrt{} $ | 11 U.S.C. § 522(b)(3) |

 $\ \square$  Check if debtor claims a homestead exemption that exceeds \$125,000.

| SPECIFY LAW<br>PROVIDING EACH<br>EXEMPTION                              | VALUE OF<br>CLAIMED<br>EXEMPTION   | CURRENT<br>VALUE OF PROPERTY<br>WITHOUT DEDUCTING<br>EXEMPTION |
|---|--|--|
| Other property 735 I.L.C.S 5§12-1001(b)                                 | 500.00   | 500.00   |
| Other property 735 I.L.C.S 5§12-1001(b)                                 | 675.00   | 675.00   |
| Personal property 735 ILCS 5/12-1001(b)                                 | 1,000.00   | 1,000.00   |
| Wearing apparel, bible, school books, pictures 735 I.L.C.S 5§12-1001(a) | 100.00   | 100.00   |
| Other property 735 I.L.C.S 5§12-1001(b)                                 | 75.00  | 75.00  |
| One motor vehicle 735 I.L.C.S 5§12-1001(c)                              | 1,200.00   | 2,000.00   |
|   | PROVIDING EACH EXEMPTION  Other property 735 I.L.C.S 5§12-1001(b)  Other property 735 I.L.C.S 5§12-1001(b)  Personal property 735 ILCS 5/12-1001(b)  Wearing apparel, bible, school books, pictures 735 I.L.C.S 5§12-1001(a)  Other property 735 I.L.C.S 5§12-1001(b)  One motor vehicle 735 I.L.C.S | PROVIDING EACH EXEMPTION                                       |

Bankruptcy2006 © 1991-2006, New Hope Software, Inc., ver. 4.1.0-682 - 31350

Case 08-11498 Doc 1 Filed 05/06/08 Entered 05/06/08 16:46:20 Desc Main Document Page 12 of 45

Official Form 6D (10/06)

| In re _ | Laura Rodriguez | , | Case No |            |
|---------|-----------------|---|---------|------------|
|         | Debtor          |   |         | (If known) |

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C §112. If a "minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

 $\boxed{\mathbf{V}}$  Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR | HUSBAND, WIFE, JOINT ORCOMMUNITY | DATE CLAIM WAS INCURRED,<br>NATURE OF LIEN, AND<br>DESCRIPTION AND<br>VALUE OF PROPERTY<br>SUBJECT TO LIEN | CONTINGENT    | UNLIQUIDATED   | DISPUTED   | AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL | POR | CURED<br>TION,<br>ANY |
|---|----------|----------------------------------|--|---------------|----------------|------------|---|-----|-----------------------|
| ACCOUNT NO.   |          |                                  |  |               |                |            |   |     |                       |
|   |          |                                  |  |               |                |            |   |     |                       |
|   |          |                                  | VALUE \$   |               |                |            |   |     |                       |
| ACCOUNT NO.   |          |                                  |  |               |                |            |   |     |                       |
|   |          |                                  |  |               |                |            |   |     |                       |
|   |          |                                  |  |               |                |            |   |     |                       |
|   |          |                                  | VALUE \$   |               |                |            |   |     |                       |
| ACCOUNT NO.   |          |                                  |  |               |                |            |   |     |                       |
|   |          |                                  |  |               |                |            |   |     |                       |
|   |          |                                  |  |               |                |            |   |     |                       |
|   |          |                                  |  |               |                |            |   |     |                       |
|   |          |                                  | VALUE \$   |               |                | Щ          |   |     |                       |
| continuation sheets attached  |          |                                  | (Total o   | Sub<br>of thi | tota           | ı≽<br>ıge) | \$ 0.00   | \$  | 0.00                  |
|   |          |                                  | (Use only o  | n la          | Γotal<br>st pa | l≯<br>ige) | \$ 0.00   | \$  | 0.00                  |

(Report total also on (If applicable, reposition (Report total also on Statistical Summary of Schedules) also on Statistical

(If applicable, report s) also on Statistical Summary of Certain Liabilities and Related Data.)

# Bankruptcy<br/>2006 © 1991-2006, New Hope Software, Inc., ver. 4.1.0-682 - 31350

Wages, salaries, and commissions

Case 08-11498 Doc 1 Filed 05/06/08 Entered 05/06/08 16:46:20 Desc Main Document Page 13 of 45

Official Form 6E (10/06)

| In reLaura Rodriguez,   | Case No(if known)   |
|---|---|
| Debtor  COLLEGE COEDITORS HOLDING   |   |
| SCHEDULE E - CREDITORS HOLDING  |   |
| A complete list of claims entitled to priority, listed separately by type of unsecured claims entitled to priority should be listed in this schedule. In the beaddress, including zip code, and last four digits of the account number, if any, property of the debtor, as of the date of the filing of the petition. Use a separate the type of priority.  | oxes provided on the attached sheets, state the name, mailing of all entities holding priority claims against the debtor or the   |
| The complete account number of any account the debtor has with the of the debtor chooses to do so. If a minor child is a creditor, indicate that by stat U.S.C. § 112. If "a minor child" is stated, also include the name, address, and Fed.R.Bankr.P. 1007(m).  | ing "a minor child." and do not disclose the child's name. See 11   |
| If any entity other than a spouse in a joint case may be jointly liable or entity on the appropriate schedule of creditors, and complete Schedule H-Cod both of them or the marital community may be liable on each claim by placing Joint, or Community." If the claim is contingent, place an "X" in the column lin the column labeled "Unliquidated." If the claim is disputed, place an "X" in more than one of these three columns.) | ebtors. If a joint petition is filed, state whether husband, wife, g an "H,""W,""J," or "C" in the column labeled "Husband, Wife, abeled "Contingent." If the claim is unliquidated, place an "X" |
| Report the total of claims listed on each sheet in the box labeled "Subt Schedule E in the box labeled "Total" on the last sheet of the completed schedule E in the box labeled "Total" on the last sheet of the completed schedule.  |   |
| Report the total of amounts entitled to priority listed on each sheet i amounts entitled to priority listed on this Schedule E in the box labeled "Total primarily consumer debts who file a case under chapter 7 or 13 report this total Data.   | " on the last sheet of the completed schedule Individual debtors with   |
| Report the total of amounts <u>not</u> entitled to priority listed on each she amounts not entitled to priority listed on this Schedule E in the box labeled "T with primarily consumer debts who file a case under chapter 7 report this total Data.   |   |
| Check this box if debtor has no creditors holding unsecured priority claim  | as to report on this Schedule E.  |
| TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if cl   | aims in that category are listed on the attached sheets)  |
| ☐ Domestic Support Obligations  |   |
| Claims for domestic support that are owed to or recoverable by a spouse, or responsible relative of such a child, or a governmental unit to whom such a classical U.S.C. § 507(a)(1).   |   |
| Extensions of credit in an involuntary case   |   |
| Claims arising in the ordinary course of the debtor's business or financial appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).  | affairs after the commencement of the case but before the earlier of the  |

Contributions to employee benefit plans

cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying

independent sales representatives up to \$10,000\* per person earned within 180 days immediately preceding the filing of the original petition, or the

Bankruptcy2006@1991-2006, New Hope Software, Inc., ver. 4.1.0-682 - 31350

Case 08-11498 Doc 1 Filed 05/06/08 Entered 05/06/08 16:46:20 Desc Main Document Page 14 of 45 Official Form  $6E\ (10/06)$  - Cont.

| In reLaura Rodriguez, Debtor   | Case No(if known)  |
|--|--|
|  |  |
|  |  |
|  |  |
| Certain farmers and fishermen  |  |
| Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherma   | an, against the debtor, as provided in 11 U.S.C. § 507(a)(6).            |
| Deposits by individuals  |  |
| Claims of individuals up to \$2,225* for deposits for the purchase, lease, or renwere not delivered or provided. 11 U.S.C. § 507(a)(7).  | tal of property or services for personal, family, or household use, that |
| ☐ Taxes and Certain Other Debts Owed to Governmental Units   |  |
| Taxes, customs duties, and penalties owing to federal, state, and local government   | nental units as set forth in 11 U.S.C. § 507(a)(8).                      |
| Commitments to Maintain the Capital of an Insured Depository Institu   | ntion  |
| Claims based on commitments to the FDIC, RTC, Director of the Office of Th Governors of the Federal Reserve System, or their predecessors or successors, to U.S.C. § 507 (a)(9). |  |
| ☐ Claims for Death or Personal Injury While Debtor Was Intoxicated   |  |
| Claims for death or personal injury resulting from the operation of a motor vel alcohol, a drug, or another substance. 11 U.S.C. $\S$ 507(a)(10).                                | nicle or vessel while the debtor was intoxicated from using              |
| * A  |  |

\* Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

 $\underline{\phantom{0}}$  continuation sheets attached

Case 08-11498 Doc 1 Filed 05/06/08 Entered 05/06/08 16:46:20 Desc Main Document Page 15 of 45

Official Form 6F (10/06)

| In re _ | Laura Rodriguez | Case No    |
|---------|-----------------|------------|
|         | Debtor          | (If known) |

#### SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

| ACCOUNT NO. 08M1112515 Arrow Financial Services c/o Freedman, Anselmo & Rappe LLC P.O. Box 3228 Naperville, IL 60566-7228  ACCOUNT NO. xxxx6057 AVA Women's Health Assoc. 675 W. North Ave., Suite 101 Melrose Park, IL 60160  ACCOUNT NO. xxxxxx0601 Comcast P.O. Box 3002 Southeastern, PA 19398-3002  ACCOUNT NO. xxxxxx2392 David Chen D.C. 2502 N. Harlem Ave. Elmwood Park, IL 60707-2020  Incurred: Nov. 2002-2007 Consideration: Credit card debt - collection lawsuit  12,907.01  12,907.01  12,907.01  12,907.01  153.00  153.00  153.00  Incurred: June 2007 Consideration: cable service  231.33  Incurred: 8-24-04 Consideration: Medical services  231.33 | CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR | HUSBAND, WIFE, JOINT<br>ORCOMMUNITY | DATE CLAIM WAS INCURRED AND<br>CONSIDERATION FOR CLAIM.<br>IF CLAIM IS SUBJECT TO SETOFF,<br>SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT<br>OF<br>CLAIM |
|---|---|----------|-------------------------------------|--|------------|--------------|----------|-----------------------|
| AVA Women's Health Assoc. 675 W. North Ave., Suite 101 Melrose Park, IL 60160  ACCOUNT NO. XXXXXXX0601  Comcast P.O. Box 3002 Southeastern, PA 19398-3002  Incurred: June 2007 Consideration: cable service  Consideration: cable service  Incurred: 8-24-04 Consideration: Medical services  231.33  Incurred: 8-24-04 Consideration: Medical services  230.00   | Arrow Financial Services<br>c/o Freedman, Anselmo & Rappe LLC<br>P.O. Box 3228                    |          |                                     | Consideration: Credit card debt - collection   |            |              |          | 12,907.01             |
| Consideration: cable service  Consideration: cable service  231.33  Consideration: cable service  Consideration: cable service  231.33  Consideration: cable service  231.33  Consideration: cable service  231.33  Consideration: Medical services  Consideration: Medical services  230.00  Consideration: Medical services   | AVA Women's Health Assoc.<br>675 W. North Ave., Suite 101   |          |                                     |  |            |              |          | 153.00                |
| David Chen D.C. 2502 N. Harlem Ave. Elmwood Park, IL 60707-2020  Consideration: Medical services  230.00  | Comcast<br>P.O. Box 3002  |          |                                     |  |            |              |          | 231.33                |
| 3continuation sheets attached Subtotal > \$ 13,521.34   | David Chen D.C.<br>2502 N. Harlem Ave.  |          |                                     |  |            |              |          | 230.00                |
|   | 3continuation sheets attached Subtotal > \$ 13,521.34   |          |                                     |  |            |              |          |                       |

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.)

Case 08-11498 Doc 1 Filed 05/06/08 Entered 05/06/08 16:46:20 Desc Main Page 16 of 45 Document

Official Form 6F (10/06) - Cont.

| In re_ | Laura Rodriguez |        | Case No |            |
|--------|-----------------|--------|---------|------------|
|        |                 | Debtor |         | (If known) |

#### SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

| CREDITOR'S NAME,<br>MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions above.) | CODEBTOR  | HUSBAND, WIFE, JOINT<br>ORCOMMUNITY | DATE CLAIM WAS INCURRED AND<br>CONSIDERATION FOR CLAIM.<br>IF CLAIM IS SUBJECT TO SETOFF, | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT<br>OF<br>CLAIM |
|---|-----------|-------------------------------------|---|------------|--------------|----------|-----------------------|
| ACCOUNT NO. XXXXXXXX9787  |           |                                     | Consideration: Credit card debt   |            |              |          |                       |
| Discover<br>P.O. Box 30395<br>Salt Lake City, UT 84130-0395   |           |                                     |   |            |              |          | 3,405.29              |
| ACCOUNT NO. 08M1128489  | +         |                                     | Consideration: lawsuit on credit card non   |            |              |          |                       |
| Discover Bank<br>c/o Weltman, Weinberg & Reis<br>180 N. LaSalle St., Suite 2400<br>Chicago, IL 60601          |           |                                     | payment   |            |              |          | Notice Only           |
| ACCOUNT NO. XXXXXX3667  |           |                                     | Incurred: 3-29-06   | $\top$     |              |          |                       |
| Gottlieb Memorial Hospital<br>701 W. North Ave.<br>Melrose Park, IL 60160                                     |           |                                     | Consideration: Medical services   |            |              |          | 624.00                |
| ACCOUNT NO. XXXXX3531   | $\dagger$ |                                     | Incurred: 3-29-06 - 4-19-06   |            |              |          |                       |
| Lee Jenkins, MD<br>1730 Park Street, Suite 101<br>Naperville, IL 60563  |           |                                     | Consideration: Medical services   |            |              |          | 98.69                 |
| ACCOUNT NO. XXXXXXXXXXXXX0259   |           |                                     | Incurred: 7-4-06 - 7-3-07   | +          |              |          |                       |
| Met Life<br>P.O. Box 3017<br>Utica, NY 13504-3017   |           |                                     | Consideration: overpayment on disability benefits   |            |              |          | 10,650.00             |
| Sheet no. 1 of 3 continuation sheets at to Schedule of Creditors Holding Unsecured                            | tached    |                                     |   | Sub        | tota         | l➤       | \$ 14,777.98          |
| Nonpriority Claims  |           |                                     |   | 7          | ota          | <b> </b> | \$                    |

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

Entered 05/06/08 16:46:20 Desc Main Case 08-11498 Doc 1 Filed 05/06/08 Page 17 of 45 Document

Official Form 6F (10/06) - Cont.

| In re _ | Laura Rodriguez | ,      | Case No |            |
|---------|-----------------|--------|---------|------------|
|         |                 | Debtor |         | (If known) |

#### SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

| CREDITOR'S NAME,<br>MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions above.) | CODEBTOR | HUSBAND, WIFE, JOINT ORCOMMUNITY | DATE CLAIM WAS INCURRED AND<br>CONSIDERATION FOR CLAIM.<br>IF CLAIM IS SUBJECT TO SETOFF, | CONTINGENT | UNLIQUIDATED | DISPUTED      | AMOUNT<br>OF<br>CLAIM |
|---|----------|----------------------------------|---|------------|--------------|---------------|-----------------------|
| ACCOUNT NO. XXXX7935  Midwest Commercial Medical, LLC 2910 Payshere Circle Chicago, IL 60674                  |          |                                  | Incurred: 3-29-06<br>Consideration: Medical services                                      |            |              |               | 180.50                |
| ACCOUNT NO. XXXX8646  Midwest Urology Associates 675 W. North Ave., Suite 605 Melrose Park, IL 60160          |          |                                  | Incurred: 4-17-06 Consideration: Medical services   |            |              |               | 20.00                 |
| ACCOUNT NO. xxx1496  Mohammad Gafoor MD 675 W. North Ave. Melrose Park, IL 60160                              | •        |                                  | Incurred: 1-11-07 - 4-3-07<br>Consideration: Medical services                             |            |              |               | 310.00                |
| ACCOUNT NO. xxxxxxx35wc  Orthopedic Specialists 305 N. York Road Elmhurst, IL 60126                           |          |                                  | Incurred: 10-11-04 - 4-30-05<br>Consideration: Medical services                           |            |              |               | 141.62                |
| ACCOUNT NO. XXXXXXX3997  Providian P.O. Box 660433  Dallas, TX 75266-0433                                     |          |                                  | Consideration: Credit card debt   |            |              |               | 9,950.11              |
| Sheet no. 2 of 3 continuation sheets attact to Schedule of Creditors Holding Unsecured                        | ched     |                                  |   | Sub        | tota         | l <b>&gt;</b> | \$ 10,602.23          |

Nonpriority Claims

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

Case 08-11498 Doc 1 Filed 05/06/08 Entered 05/06/08 16:46:20 Desc Main Page 18 of 45 Document

Official Form 6F (10/06) - Cont.

| In re _ | Laura Rodriguez | ,      | Case No |            |
|---------|-----------------|--------|---------|------------|
|         |                 | Dobtor |         | (If known) |

#### SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)             | CODEBTOR | HUSBAND, WIFE, JOINT ORCOMMUNITY | DATE CLAIM WAS INCURRED AND<br>CONSIDERATION FOR CLAIM.<br>IF CLAIM IS SUBJECT TO SETOFF, | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT<br>OF<br>CLAIM |
|---|----------|----------------------------------|---|------------|--------------|----------|-----------------------|
| ACCOUNT NO. XXXXXXXXX9632  Target National Bank c/o NCB Management Services P.O. Box 1099 Langhorne, PA 19047 |          |                                  | Consideration: Credit card debt - collection agency                                       |            |              |          | 5,528.45              |
| ACCOUNT NO. XXXXXXX8663  TCF Bank 500 W. Joliet Road Willowbrook, IL 60527-5618                               |          |                                  | Incurred: July of 2006<br>Consideration: NSF checks                                       |            |              |          | 144.00                |
| ACCOUNT NO.   | •        |                                  |   |            |              |          |                       |
| ACCOUNT NO.   |          |                                  |   |            |              |          |                       |
| ACCOUNT NO.   |          |                                  |   |            |              |          |                       |

to Schedule of Creditors Holding Unsecured Nonpriority Claims

44,574.00

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

Official Form B6G (10/05)

Case 08-11498 Doc 1 Filed 05/06/08 Entered 05/06/08 16:46:20 Desc Main Document Page 19 of 45

| In re | Laura Rodriguez | Case No. |            |
|-------|-----------------|----------|------------|
|       | Debtor          |          | (if known) |

#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child." and do not disclose the child's name. See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

| Check this box if debtor has no executory contracts or unexpired leases |
|---|
| 1   |

| NAME AND MAILING ADDRESS, INCLUDING ZIP CODE,<br>OF OTHER PARTIES TO LEASE OR CONTRACT. | DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT. |
|---|--|
|   |  |
|   |  |
|   |  |
|   |  |
|   |  |
|   |  |
|   |  |
|   |  |
|   |  |
|   |  |
|   |  |
|   |  |

| Official | Form | B6F |
|----------|------|-----|
| (10/05)  |      |     |

Case 08-11498 Doc 1

Filed 05/06/08 Document Entered 05/06/08 16:46:20 Page 20 of 45

Desc Main

| In re | Laura Rodriguez | Case No. |            |
|-------|-----------------|----------|------------|
|       | Debtor          |          | (if known) |

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child." See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).

| • |   |
|---|---|
| V | l |

Check this box if debtor has no codebtors.

| NAME AND ADDRESS OF CODEBTOR | NAME AND ADDRESS OF CREDITOR |
|------------------------------|------------------------------|
|                              |                              |
|                              |                              |
|                              |                              |
|                              |                              |
|                              |                              |
|                              |                              |
|                              |                              |
|                              |                              |
|                              |                              |
|                              |                              |
|                              |                              |
|                              |                              |
|                              |                              |
|                              |                              |
|                              |                              |
|                              |                              |

Debtor's Marital

**Employment:** 

Name of Employer

How long employed Address of Employer

Occupation

3. SUBTOTAL

Status:

#### Filed 05/06/08 Document

filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

RELATIONSHIP(S): No dependents

**DEBTOR** 

Disabled

2 years

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Current monthly gross wages, salary, and commissions

(Prorate if not paid monthly.)

2. Estimated monthly overtime

Doc 1

Entered 05/06/08 16:46:20 Desc Main Page 21 of 45

Case

DEPENDENTS OF DEBTOR AND SPOUSE

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is

(if known)

AGE(S):

**SPOUSE** 

**DEBTOR** 

\$

1,731.59

1,731.59

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

\$\_\_

0.00

1,731.59

**SPOUSE** 

\$

\$

\$\_

\$

\$

\$\_

\$\_

\$\_

\$

\$

\$

\$

\$\_

\$\_

\$\_

\$\_

1,731.59

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

Official Form 6I (10/06)

Laura Rodriguez

Married

Case 08-11498

**Debtor** 

| <ul> <li>b. Insurance</li> <li>c. Union Dues</li> <li>d. Other (Specify:</li></ul>   | )          |
|--|------------|
| <ul> <li>d. Other (Specify:</li></ul>  | )          |
| <ul> <li>6 TOTAL NET MONTHLY TAKE HOME PAY</li> <li>7. Regular income from operation of business or profession or farm (Attach detailed statement)</li> <li>8. Income from real property</li> <li>9. Interest and dividends</li> </ul> |            |
| <ul> <li>7. Regular income from operation of business or profession or farm (Attach detailed statement)</li> <li>8. Income from real property</li> <li>9. Interest and dividends</li> </ul>  |            |
| (Attach detailed statement) 8. Income from real property 9. Interest and dividends   |            |
| <ul><li>8. Income from real property</li><li>9. Interest and dividends</li></ul>   |            |
| 9. Interest and dividends  |            |
| 7  |            |
| 10. Alimony, maintenance or support payments payable to the debtor for the   |            |
|  | ne         |
| debtor's use or that of dependents listed above.   |            |
| 11. Social security or other government assistance   |            |
| (Specify)  |            |
| 12. Pension or retirement income   |            |
| 13. Other monthly income (Specify)   |            |
| 14. SUBTOTAL OF LINES 7 THROUGH 13   |            |
| 15. AVERAGE MONTHLY INCOME (Add amounts shown on Lines 6 and 14  | <b>!</b> ) |
| 16. COMBINED AVERAGE MONTHLY INCOME (Combine column totals from line 15; if there is only one debtor repeat total reported on line 15.)  |            |

ummary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

1,731.59

| 17. | Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: |
|-----|--|
|     | None   |
|     |  |
|     |  |
|     |  |

| Official Form 6J (10/06) Case 08-11498 | Doc 1 |          |               | Desc Main |
|--|-------|----------|---------------|-----------|
|  |       | Document | Page 22 of 45 |           |

| In re | Laura Rodriguez | Case No.   |
|-------|-----------------|------------|
| _     | Debtor          | (if known) |

| SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL I  | DEBTO:          | R(S)         |
|--|-----------------|--------------|
| Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. | 's family at ti | me case      |
| Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate labeled "Spouse."  | schedule of e   | expenditures |
| Rent or home mortgage payment (include lot rented for mobile home)   | \$              | 675.00       |
| a. Are real estate taxes included? Yes No  |                 |              |
| b. Is property insurance included? Yes No  |                 |              |
| 2. Utilities: a. Electricity and heating fuel  | \$              | 60.00        |
| b. Water and sewer   | \$              | 0.00         |
| c. Telephone   | \$              | 35.00        |
| d. Other   | \$              | 0.00         |
| 3. Home maintenance (repairs and upkeep)   | \$              | 0.00         |
| 4. Food  | \$              | 400.00       |
| 5. Clothing  | \$              | 0.00         |
| 6. Laundry and dry cleaning  | \$              | 120.00       |
| 7. Medical and dental expenses   | \$              | 300.00       |
| 8. Transportation (not including car payments)   | \$              | 160.00       |
| 9. Recreation, clubs and entertainment, newspapers, magazines, etc.  | \$              | 0.00         |
| 10.Charitable contributions  | \$              | 0.00         |
| 11.Insurance (not deducted from wages or included in home mortgage payments)   |                 | 0.00         |
| a. Homeowner's or renter's   | \$              | 0.00         |
| b. Life  | \$              | 0.00         |
| c. Health d.Auto   | \$              | 0.00         |
|  | \$              | 120.00       |
| e. Other   | —               | 0.00         |
| 4  | \$              | 0.00         |
| § (Specify)<br>gi 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)   |                 | 0.00         |
| 2 13. Instantinent payments. (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)  | ¢               | 0.00         |
| b. Other   | \$              | 0.00         |
| o. Other   | —               | 0.00         |
| a. Auto b. Other c. Other 11. Alimony, maintenance, and support paid to others 12. Payments for support of additional dependents not living at your home   | \$              | 0.00         |
| 215. Payments for support of additional dependents not living at your home   | \$<br>\$        | 0.00         |
| 16. Regular expenses from operation of business, profession, or farm (attach detailed statement)   | \$              | 0.00         |
| 17. Other  | \$<br>\$        | 0.00         |
| § 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and,   | \$              | 1,870.00     |
| gif applicable, on the Statistical Summary of Certain Liabilities and Related Data)  | Ψ               | 1,870.00     |
| 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of None   | of this docum   | ent:         |
| None None  |                 |              |
|  |                 |              |
|  |                 |              |
| 20. STATEMENT OF MONTHLY NET INCOME  |                 |              |
| a. Average monthly income from Line 15 of Schedule I   | \$              | 1,731.59     |
| b. Average monthly expenses from Line 18 above   | \$              | 1,870.00     |
| c. Monthly net income (a. minus b.)  | \$              | -138.41      |

Offici

Official Form 6 - Summary (10/06)

# **United States Bankruptcy Court**

Northern District of Illinois

| Case No.  |
|-----------|
|           |
| Chapter 7 |
|           |

#### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

#### AMOUNTS SCHEDULED

| NAME OF SCHEDULE  | ATTACHED<br>(YES/NO) | NO. OF SHEETS | ASSETS      | LIABILITIES  | OTHER       |
|---|----------------------|---------------|-------------|--------------|-------------|
| A – Real Property   | YES                  | 1             | \$ 0.00     |              |             |
| B – Personal Property   | YES                  | 3             | \$ 4,350.00 |              |             |
| C – Property Claimed<br>as exempt   | YES                  | 1             |             |              |             |
| D – Creditors Holding<br>Secured Claims   | YES                  | 1             |             | \$ 0.00      |             |
| E - Creditors Holding Unsecured<br>Priority Claims<br>(Total of Claims on Schedule E) | YES                  | 2             |             | \$ 0.00      |             |
| F - Creditors Holding Unsecured<br>Nonpriority Claims                                 | YES                  | 4             |             | \$ 44,574.00 |             |
| G - Executory Contracts and<br>Unexpired Leases                                       | YES                  | 1             |             |              |             |
| H - Codebtors   | YES                  | 1             |             |              |             |
| I - Current Income of<br>Individual Debtor(s)   | YES                  | 1             |             |              | \$ 1,731.59 |
| J - Current Expenditures of Individual<br>Debtors(s)                                  | YES                  | 1             |             |              | \$ 1,870.00 |
| тот   | 'AL                  | 16            | \$ 4,350.00 | \$ 44,574.00 |             |

# Official Form 8- States at Symmetry (FM26) 05/06/08 Entered 05/06/08 16:46:20 Desc Main United States Baike apt 5 Court Northern District of Illinois

| In re | Laura Rodriguez | Case No |
|-------|-----------------|---------|
|       | Debtor          |         |
|       |                 | Chapter |

#### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. §101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

| Type of Liability   | Amount |      |
|---|--------|------|
| Domestic Support Obligations (from Schedule E)  | \$     | 0.00 |
| Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed) | \$     | 0.00 |
| Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)                          | \$     | 0.00 |
| Student Loan Obligations (from Schedule F)  | \$     | 0.00 |
| Domestic Support, Separation Agreement, and Divorce Decree<br>Obligations Not Reported on Schedule E        | \$     | 0.00 |
| Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)                   | \$     | 0.00 |
| TOTAL   | \$     | 0.00 |

#### **State the Following:**

| Average Income (from Schedule I, Line 16)  | \$<br>1,731.59 |
|--|----------------|
| Average Expenses (from Schedule J, Line 18)  | \$<br>1,870.00 |
| Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C Line 20) | \$<br>1,800.00 |

#### **State the Following:**

| Total from Schedule D, "UNSECURED PORTION, IF ANY" column                  |         | \$<br>0.00      |
|--|---------|-----------------|
| 2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.            | \$ 0.00 |                 |
| 3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column |         | \$<br>0.00      |
| 4. Total from Schedule F   |         | \$<br>44,574.00 |
| 5. Total of non-priority unsecured debt (sum of 1, 3, and 4)               |         | \$<br>44,574.00 |

Official Form Case 08-11498 Doc 1 Filed 05/06/08 Entered 05/06/08 16:46:20 Desc Main Document Page 25 of 45

Debtor

|      |                 | J |          |
|------|-----------------|---|----------|
| n re | Laura Rodriguez |   | Case No. |

#### **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

(If known)

|  | PENALTY OF PERJURY BY INDIVIDUAL DEBTOR  the foregoing summary and schedules, consisting of sheets (total shown on the best of my knowledge, information, and belief.  |
|--|--|
| 05/06/09   | /c/ Loura Podriguez  |
| Date <u>05/06/08</u>   | Signature: /s/ Laura Rodriguez Debtor:   |
|  | Nat Applicable   |
| Date   | Signature: Not Applicable (Joint Debtor, if any)   |
|  | [If joint case, both spouses must sign.]   |
| DECLARATION AND SIGNATURE OF NON-  | ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)  |
| compensation and have provided the debtor with a copy of this 110(h) and 342(b); and, (3) if rules or guidelines have been pro   | to prepare as defined in 11 U.S.C. § 110; (2) I prepared this document for a document and the notices and information required under 11 U.S.C. §§ 110(b), omulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable of the maximum amount before preparing any document for filing for a debtor or |
| Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer   | Social Security No. (Required by 11 U.S.C. § 110.)   |
| 1 ,  | le (if any), address, and social security number of the officer, principal, responsible person, or partn   |
| Address  |  |
| X Signature of Bankruptcy Petition Preparer  | Date   |
| Names and Social Security numbers of all other individuals who prepared of the following that the following state of the following state  | or assisted in preparing this documen, unless the bankruptcy petition preparer is not an individualt:  |
| If more than one person prepared this document, attach additional signed s   | heets conforming to the appropriate Official Form for each person.   |
|  | and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 1   |
| DECLARATION UNDER PENALTY OF PEI   | RJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP  |
|  | ident or other officer or an authorized agent of the corporation or a member   |
|  | [corporation or partnership] named as debtor   |
| in this case, declare under penalty of perjury that I have read the shown on summary page plus 2), and that they are true and correct the shown on summary page plus 2), and that they are true and correct the shown on summary page plus 2), and that they are true and correct the shown on summary page plus 2), and that they are true and correct the shown of | the foregoing summary and schedules, consisting ofsheets (total ect to the best of my knowledge, information, and belief.  |
| Date   | Signature:   |
|  | [Print or type name of individual signing on behalf of debtor.]  |
| [An individual signing on hehalf of a nartners!  | nin or corporation must indicate position or relationship to debtor I  |

# (10/05)

#### Doc 1 Filed 05/06/08 Entered 05/06/08 16:46:20 Case 08-11498 Desc Main UNITED STATES BARNIER BT45Y COURT

Northern District of Illinois

| In Re | Laura Rodriguez | Case No.   |
|-------|-----------------|------------|
|       |                 | (if known) |

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or selfemployed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| AMOUNT | SOURCE |
|--------|--------|
|        |        |

| 2008(db) 5,400.00  | Social Security + Long Term Disability | FY: 1-1-08 to 3-1-08   |
|--------------------|--|------------------------|
| 2007(db) 17,213.00 | Social Security + Long Term Disability | FY: 1-1-07 to 12-31-07 |
| 2006(db) 16,900.00 | Social Security + Long Term Disability | FY: 1-1-06 to 12-31-06 |

2008(nfs)

2007(nfs)

2006(nfs)

#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

None

#### 3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS

AMOUNT PAID AMOUNT STILL OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,000. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATES OF PAYMENTS

AMOUNT PAID AMOUNT STILL OWING

None



c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR DATES OF PAYMENTS

AMOUNT PAID

AMOUNT STILL OWING

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION STATUS OR DISPOSITION

Arrow Financial

civil - contract claim

Daley Center 50 W. Washington

pending

vs. Laura Rodriguez

Chicago, IL 60602

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED DATE OF SEIZURE DESCRIPTION AND VALUE OF PROPERTY

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSESSION, FORECLOSURE SALE, TRANSFER OR RETURN DESCRIPTION AND VALUE OF PROPERTY

#### 6. Assignments and Receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

#### Case 08-11498 Doc 1 Filed 05/06/08 Entered 05/06/08 16:46:20 Desc Main Document Page 29 of 45

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER DATE OF ORDER

DESCRIPTION AND VALUE OF PROPERTY

#### 7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case, except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF RELATIONSHIP TO DEBTOR, IF ANY DATE OF GIFT DESCRIPTION AND VALUE OF GIFT

PERSON OR ORGANIZATION

#### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES, AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS DATE OF LOSS

#### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

George I Sarolas 7234 W. North Ave., Suite 210 Elmwood Park, IL 60707 3-11-08

\$600.00

#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

None

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF AMOUNT OF SETOFF

#### 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

#### 15. Prior address of debtor

None

If the debtor has moved within the three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

#### 16. Spouses and Former Spouses

None



If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

#### NAME

#### 17. Environmental Sites

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

 $\boxtimes$ 

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None

None

X

SITE NAME NAME AND ADDRESS DATE OF ENVIRONMENTAL AND ADDRESS OF GOVERNMENTAL UNIT NOTICE LAW

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

#### 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

NAME TAXPAYER ADDRESS NATURE OF BUSINESS BEGINNING AND I.D. NO. (EIN) ENDING DATES

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None

NAME

ADDRESS

[Questions 19 - 25 are not applicable to this case]

\* \* \* \* \* \*

# Case 08-11498 Doc 1 Filed 05/06/08 Entered 05/06/08 16:46:20 Desc Main Document Page 33 of 45

| ate _                          | 05/06/08  | Signature  | /s/ Laura Rodriguez  |                   |  |
|--------------------------------|---|--|--|-------------------|--|
|                                |   | of Debtor  | LAURA RODRIGUEZ  |                   |  |
|                                |   |  |  |                   |  |
|                                | CERTIFICATION AND SIGNATUR  | RE OF NON-ATTORNEY                                     | BANKRUPTCY PETITION PREPARER (See 11 U.S.  | C. § 1            |  |
| npensat<br>if rules<br>parers, | ion and have provided the debtor with a copy of sor guidelines have been promulgated pursuan  | of this document and the not to 11 U.S.C. § 110 settir | as defined in 11 U.S.C. § 110; (2) I prepared this document tices and required under 11U.S.C. §§ 110(b), 110(h), and if g a maximum fee for services chargeable by bankruptcy party document for filing for a debtor or accepting any fee from the company of the com | 342(b)<br>petitio |  |
| , ,                            | -   |  |  |                   |  |
|                                | Typed Name of Bankruptcy Petition Preparer  |  | Social Security No. (Required by 11 U.S.C. § 110(c).)  |                   |  |
|                                | Typed Name of Bankruptcy Petition Preparer  |  |  |                   |  |
| nted or                        | Typed Name of Bankruptcy Petition Preparer  |  |  |                   |  |
| nted or                        | Typed Name of Bankruptcy Petition Preparer  1 Social Security numbers of all other individual | s who prepared or assisted                             | (Required by 11 U.S.C. § 110(c).)  |                   |  |
| nted or                        | 1 Social Security numbers of all other individual   |  | (Required by 11 U.S.C. § 110(c).)  |                   |  |
| nted or<br>dress<br>mes and    | 1 Social Security numbers of all other individual   | ditional signed sheets confo                           | (Required by 11 U.S.C. § 110(c).)  In preparing this document:   |                   |  |

\_\_\_\_\_ continuation sheets attached

Form B8 (Official Form 8) Case 08-11498 Doc 1 Filed 05/06/08 Entered 05/06/08 16:46:20 Desc Main Document Page 34 of 45 UNITED STATES BANKRUPTCY COURT Northern District of Illinois

| In re Laura Rodriguez           |   | , Case No.   |                                     |  |   |
|---------------------------------|---|--|-------------------------------------|--|---|
|                                 | Debtor  |  | Chapte                              | r 7  |   |
| C                               | HAPTER 7 INDIVIDUAL   | DEBTOR'S STATEM  | IENT OF INTE                        | ENTION   |   |
| I have filed a sched            | ule of assets and liabilities whi<br>ule of executory contracts and<br>ollowing with respect to the pro | unexpired leases which inc                                 | cludes personal pro                 | operty subject to an u   | -   |
| Description of Secured Property | Creditor's Name   | Property will be<br>Surrendered                            | Property<br>is claimed<br>as exempt | Property will<br>be redeemed<br>pursuant to<br>11 U.S.C. § 722 | Debt will be<br>Reaffirmed<br>pursuant to<br>11 U.S.C. § 524(c) |
| NONE                            |   |  |                                     |  |   |
|                                 |   |  |                                     |  |   |
|                                 |   |  |                                     |  |   |
|                                 |   |  |                                     |  |   |
| Description of Leased Property  | Lessor's Name   | Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A) |                                     |  |   |
| NONE                            |   |  |                                     |  |   |
|                                 |   |  |                                     |  |   |
|                                 |   |  |                                     |  |   |
|                                 | I   | l  |                                     |  |   |
| Date: 05/06/08                  | /s/ Lat   | ura Rodriguez  |                                     |  |   |
|                                 | Signat  | ture of Debtor L.  | AURA RODRIC                         | JUEZ   |   |

#### CERTIFICATION OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and required under 11U.S.C. §§ 110(b), 110(h), and 342(b); (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section.

| Printed or Typed Name of Bankruptcy Petition Preparer  | Social Security No. (Required by 11 U.S.C. § 110(c).)                         |
|--|---|
| If the bankruptcy petition preparer is not an individual, state the principal responsible person or partner who signs this document. | e name, title (if any), address, and social security number of the officer,   |
| Address  |   |
| X  |   |
| Signature of Bankruptcy Petition Preparer  | Date  |
| Names and Social Security Numbers of all other individuals who pr  | repared or assisted in preparing this document unless the bankruptcy petition |

Names and Social Security Numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. §156.

# UNITED STATES BANKRUPTCY COURT Northern District of Illinois

#### NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

#### Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of periury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

#### Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor

| this notice required by § 342(b) of the Bankruptcy Code.        |   |
|---|---|
| Printed Name and title, if any, of Bankruptcy Petition Preparer | Social Security number (If the bankruptcy petition                  |
| Address:  | preparer is not an individual, state the Social Security            |
|   | number of the officer, principal, responsible person, or partner of |
|   | the bankruptcy petition preparer.) (Required                        |
| X   | by 11 U.S.C. § 110.)  |
| Signature of Bankruptcy Petition Preparer or officer,           |   |
| principal, responsible person, or partner whose Social          |   |
| Security number is provided above                               |   |

#### **Certificate of the Debtor**

I (We), the debtor(s), affirm that I (we) have received and read this notice.

| Laura Rodriguez              | x/s/ Laura Rodriguez 05/06/08           |
|------------------------------|---|
| Printed Name(s) of Debtor(s) | Signature of Debtor Date                |
| Case No. (if known)          | X                                       |
|                              | Signature of Joint Debtor (if any) Date |

Name of law firm

B203 12/94

United States Bankruptcy Court Northern District of Illinois

| I          | n re Laura Rodriguez  | Case No.   |                    |
|------------|---|--|--------------------|
|            |   | Chapter 7  | <del></del>        |
| Ι          | Debtor(s)   |  |                    |
|            | DISCLOSURE OF C   | OMPENSATION OF ATTORNEY FOR DEBTOR   |                    |
| а          | nd that compensation paid to me within c                                    | Bankr. P. 2016(b), I certify that I am the attorney for the above-named debtorne year before the filing of the petition in bankruptcy, or agreed to be paid to be debtor(s) in contemplation of or in connection with the bankruptcy case is | me, for services   |
| F          | or legal services, I have agreed to accept                                  | \$1,300.00   |                    |
| Р          | rior to the filing of this statement I have re                              | sceived\$1,300.00  |                    |
| Е          | Balance Due   | \$\$   |                    |
| 2. 1       | The source of compensation paid to me w                                     | as:  |                    |
|            | <b>▼</b> Debtor □ Ot  | ner (specify)  |                    |
| 3. 1       | The source of compensation to be paid to                                    | me is:<br>ner (specify)  |                    |
| 4. Sassoci | I have not agreed to share the above ates of my law firm.                   | -disclosed compensation with any other person unless they are members ar   | ,d                 |
| of my      |   | closed compensation with a other person or persons who are not members of the with a list of the names of the people sharing in the compensation, is atta  |                    |
| 5.         | In return for the above-disclosed fee, I ha                                 | ve agreed to render legal service for all aspects of the bankruptcy case, inclu  | ıding:             |
|            | b. Preparation and filing of any petition,                                  | ion, and rendering advice to the debtor in determining whether to file a petitic<br>chedules, statements of affairs and plan which may be required;<br>seting of creditors and confirmation hearing, and any adjourned hearings the          |                    |
|            |   |  |                    |
|            |   |  |                    |
|            |   |  |                    |
|            |   |  |                    |
|            |   |  |                    |
| 6.<br>Cou  | By agreement with the debtor(s), the ab                                     | ove-disclosed fee does not include the following services:   |                    |
|            |   |  |                    |
|            |   |  |                    |
|            |   |  |                    |
|            |   |  |                    |
|            |   | CERTIFICATION  |                    |
|            | I certify that the foregoing is a comdebtor(s) in the bankruptcy proceeding | plete statement of any agreement or arrangement for payment to me for rep<br>g.  | resentation of the |
|            | 05/06/08  | /s/ George I Sarolas   |                    |
|            | Date  | Signature of Attorney  |                    |

| 1 | If you are a disabled veteran described in the Veteran's Declaration in this Part I, (1) check the box at the beginning of the Veteran's Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.     Veteran's Declaration. By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. §901(1)). |   |  |          |                                |                                |  |
|---|--|---|--|----------|--------------------------------|--------------------------------|--|
|   | Par  | t II. CALCULATION OF MONTHLY I  | NCOME FOR § 707(b)   | (7)      | EXCLUS                         | ION                            |  |
|   | Marita   | al/filing status. Check the box that applies and con  | nplete the balance of this part of                           | f this s | tatement as                    | directed.                      |  |
|   | a. 🔲 🛭   | Unmarried. Complete only Column A ("Debtor's I  | Income") for Lines 3-11.                                     |          |                                |                                |  |
|   | penalty<br>living a  | b. Married, not filing jointly, with declaration of separate households. By checking this box, debtor declares under penalty of perjury: "My spouse and I are legally separated under applicable non-bankruptcy law or my spouse and I are living apart other than for the purpose of evading the requirements of § 707(b)(2)(A) of the Bankruptcy Code."  Complete only Column A ("Debtor's Income") for Lines 3-11. |  |          |                                |                                |  |
| 2 | c. Colum   | Married, not filing jointly, without the declaration of nn A ("Debtor's Income") and Column B (Spous  | f separate households set out in e's Income) for Lines 3-11. | Line 2   | .b above. <b>Co</b>            | mplete both                    |  |
|   | d. Married, filing jointly. Complete both Column A ("Debtor's Income") and Column B (Spouse's Income) for Lines 3-11.  |   |  |          |                                |                                |  |
|   | All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.  |   |  | h        | Column A<br>Debtor's<br>Income | Column B<br>Spouse's<br>Income |  |
| 3 | Gross  | wages, salary, tips, bonuses, overtime, commi   | issions.   | \$       | 1,800.00                       | \$ 0.00                        |  |
|   | Line a   | ne from the operation of a business, profession and enter the difference in the appropriate column(ser less than zero. Do not include any part of the bas a deduction in Part V.  | s) of Line 4. Do not enter a                                 |          |                                |                                |  |
| 4 | a.   | Gross receipts  | \$ 0.00  |          |                                |                                |  |
|   | b.   | Ordinary and necessary business expenses  | \$ 0.00  |          |                                |                                |  |
|   | C.   | Business income   | Subtract Line b from Line a                                  | \$       | 0.00                           | \$ 0.00                        |  |
|   | in the a   | nd other real property income. Subtract Line b fr<br>ppropriate column(s) of Line 5. Do not enter a num<br>rt of the operating expenses entered on Line b   | ber less than zero. Do not incl                              |          |                                |                                |  |
| 5 | a.   | Gross receipts  | \$ 0.00  |          |                                |                                |  |
|   | b.   | Ordinary and necessary operating expenses   | \$ 0.00  |          |                                |                                |  |
|   | C.   | Rent and other real property income   | Subtract Line b from Line a                                  | \$       | 0.00                           | \$ 0.00                        |  |
| 6 | Intere   | est, dividends and royalties.   |  | \$       | 0.00                           | \$ 0.00                        |  |

Any amounts paid by another person or entity, on a regular basis, for the household

expenses of the debtor or the debtor's dependents, including child or spousal

support. Do not include amounts paid by the debtor's spouse if Column B is completed.

Filed 05/06/<u>08 Entered 05/06/08 16:46:20 Desc Main</u>

Document

whose debts are primarily consumer debts. Joint debtors may complete one statement only.

CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME
AND MEANS-TEST CALCULATION

In addition to Schedule I and J, this statement must be completed by every individual Chapter 7 debtor, whether or not filing jointly,

Part I. EXCLUSION FOR DISABLED VETERANS

According 39 the canculations required by this statement:

**☑** The presumption does not arise.

(Check the box as directed in Parts I, III, and VI of this statement.)

0.00

0.00

\$

\$

0.00

0.00

☐ The presumption arises.

Form B22A (206 spotes 1/1498/00)00 1

Debtor(s)

Laura Rodriguez

Case Number: \_

Bankruptcy2006 ©1991-2006, New Hope Software, Inc., ver. 4.1.0-682 - 31350

7

8

Pension and retirement income.

|    | Document Page 40 of 45   |                |          |
|----|--|----------------|----------|
| 9  | Unemployment compensation. Enter the amount in in the appropriate column(s) of Line 9. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below: |                |          |
|    | Unemployment compensation claimed to be a benefit under the Social Security Act Debtor \$0.00 Spouse \$0.00  | \$<br>0.00     | \$ 0.00  |
| 10 | Income from all other sources. If necessary, list additional sources on a separate page. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism. Specify source and amount.                   |                |          |
| 10 | a. \$ 0.00   |                |          |
|    | b. \$ 0.00   |                |          |
|    | Total and enter on Line 10   | \$<br>0.00     | \$ 0.00  |
| 11 | Subtotal of Current Monthly Income for § 707(b)(7). Add Lines 3 thru 10 in Column A, and, if Column B is completed, add Lines 3 through 10 in Column B. Enter the  |                |          |
|    | total(s).  | \$<br>1,800.00 | \$ 0.00  |
| 12 | Total Current Monthly Income for § 707(b)(7). If Column B has been completed, add Line 11, Column A to Line 11, Column B, and enter the total. If Column B has not been  |                |          |
|    | completed, enter the amount from Line 11, Column A.  | \$             | 1,800.00 |

|    | Part III. APPLICATION OF § 707(b)(7) EXCLUSION  |        |           |
|----|---|--------|-----------|
| 13 | Annualized Current Monthly Income for § 707(b)(7). Multiply the amount from Line 12 by the number 12 and enter the result.  | \$     | 21,600.00 |
| 14 | Applicable median family income. Enter the median family income for the applicable state and household size. (This information is available by family size at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) a. Enter debtor's state of residence:    Illinois   b. Enter debtor's household size:   2   | \$     | 53,320.00 |
| 15 | Application of Section 707(b) (7). Check the applicable box and proceed as directed.  The amount on Line 13 is less than or equal to the amount on Line 14. Check the "The presunct arise" box at the top of page 1 of this statement, and complete Part VIII; do not complete Parts VII.  The amount on Line 13 is more than the amount on Line 14. Complete the remaining parts of statement. | IV, V, |           |

Complete Parts IV, V, VI and VII of this statement only if required. (See Line 15).

|    | Part IV. CALCULATION OF CURRENT MONTHLY INCOME FOR § 707(b)(2)   |    |      |  |  |
|----|--|----|------|--|--|
| 16 | Enter the amount from Line 12.   | \$ | N.A. |  |  |
| 17 | <b>Marital adjustment</b> . If you checked the box at Line 2.c, enter the amount of the income listed in Line 11, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. If you did not check box at Line 2.c, enter zero. | \$ | N.A. |  |  |
| 18 | Current monthly income for § 707(b)(2). Subtract Line 17 from Line 16 and enter the result.  | \$ | N.A. |  |  |

|     | Part V. CALCULATION OF DEDUCTIONS ALLOWED UNDER § 707(b)(2)   |      |  |  |  |
|-----|---|------|--|--|--|
|     | Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)   |      |  |  |  |
| 19  | National Standards: food, clothing, household supplies, personal care, and miscellaneous. Enter "Total" amount from IRS National Standards for Allowable Living Expenses for the applicable family size and income level. (This information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) | N.A. |  |  |  |
| 20A | <b>Local Standards: housing and utilities; non-mortgage expenses</b> Enter amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. (This information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)                            | N.A. |  |  |  |

| Document Page 41 of 45 |   |  |  |   |    |           |
|------------------------|---|--|--|---|----|-----------|
| 20B                    | (<br>L  | mount<br>this inf<br>ine b t   | Standards: housing and utilities; mortgage/rent expenses of the IRS Housing and Utilities Standards; mortgage/rent expenses ormation is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the total of the Average Monthly Payments for any debts secured by tract Line b from Line a and enter the result in Line 20B. Do not the security of the | se for your county and family size<br>he bankruptcy court); enter on<br>by your home, as stated in Line |    |           |
|                        | ſ   | a.   | IRS Housing and Utilities Standards; mortgage/rental expense   | \$ N.A.   |    |           |
|                        | Ī   | b.   | Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42   | \$ N.A.   |    |           |
|                        | -   | C.   | Net mortgage/rental expense  | Subtract Line b from Line a   | \$ | N.A.      |
|                        | _   |  | Chandanda barring and utilities, adjustment 16   |   | 4  | 11.12.    |
| 21                     |   | Lines 2<br>Housing   | Standards: housing and utilities; adjustment. If you could be allowed and 20B does not accurately compute the allowance to which you and Utilities Standards, enter any additional amount to which you he basis for your contention in the space below:  | ou are entitled under the IRS   |    |           |
|                        |   |  |  |   | \$ | N.A.      |
| 22                     | Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation. Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 8.   |  |  |   |    | N.A.      |
| 23                     | o<br>e  | Local Standards: transportation ownership/lease expense; Vehicle 1. Check the numb of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.)  1 2 or more.  Enter, in Line a below, the amount from IRS Transportation Standards, Ownership Costs, First Car. (available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court). Enter in Line b the total o Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 42; subtract Line b fro Line a and enter the result in Line 23. Do not enter an amount less than zero. |  |   |    |           |
|                        |   | a.   | IRS Transportation Standards, Ownership Costs, First Car   | \$ N.A.   |    |           |
|                        |   | b.   | Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42   | \$ N.A.   |    |           |
|                        |   | C.   | Net ownership/lease expense for Vehicle 1  | Subtract Line b from Line a   | \$ | N.A.      |
|                        | Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 23.  Enter, in Line a below, the amount from IRS Transportation Standards, Ownership Costs, Second Car. (available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court). Enter in Line b the total of that Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 42; subtract Line b from Line a and enter the result in Line 24. Do not enter an amount less than zero. |  |  |   |    |           |
| 24                     |   | a.   | IRS Transportation Standards, Ownership Costs, Second Car  | \$ N.A.   |    |           |
|                        |   | b.   | Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42   | \$ N.A.   |    |           |
|                        |   | C.   | Net ownership/lease expense for Vehicle 2  | Subtract Line b from Line a   | \$ | N.A.      |
| 25                     | Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes, social security taxes, and Medicare taxes. Do not include real estate or sales taxes.   |  |  |   | \$ | N.A.      |
|                        |   | Other  | Necessary Expenses: mandatory payroll deductions.  | Enter the total average   |    | 1 11/1 11 |
| 26                     | monthly payroll deductions that are required for your employment, such as mandatory retirement  |  |  |   |    | N.A.      |

| Offic  | iai Fo  | m 22A (Chapter 7) (10/06) Document Page 42 of 2   | 15   |      | 4        |
|--|---|---|--|------|----------|
| 27   | Oth<br>pay f  | er Necessary Expenses: life insurance. Enter average month or term life insurance for yourself. Do not include premiums on yor for any other form of insurance.   | nly premiums that you actually   | \$   | N.A.     |
| 28   | you a   | er Necessary Expenses: court-ordered payments. Enter the required to pay pursuant to court order, such as spousal or child some payments on past due support obligations included in Line of the required to be payments on past due support obligations. | upport payments. <b>Do not</b>   | \$   | N.A.     |
| 29   | Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available. |   |  | \$   | N.A.     |
| 30   | Other Necessary Expenses: childcare. Enter the average monthly amount that you actually expend on childcare—such as baby-sitting, day care, nursery and preschool. Do not include other educational payments.   |   |  | \$   | N.A.     |
| Other Necessary Expenses: health care. Enter the average monthly amount that you actually expend on health care expenses that are not reimbursed by insurance or paid by a health savings accound not include payments for health insurance or health savings accounts listed in Line 34.  |   |   | aid by a health savings account.   | \$   | N.A.     |
| Other Necessary Expenses: telecommunication services. Enter the average monthly amount that you actually pay for telecommunication services other than your basic home telephone service—such as cell phones, pagers, call waiting, caller id, special long distance, or internet service—to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted.   |   |   | \$   | N.A. |          |
| 33   |   |   |  | \$   | N.A.     |
| Subpart B: Additional Expense Deductions under § 707(b)  Note: Do not include any expenses that you have listed in Lines 19-32   |   |   |  |      |          |
|  | Health Insurance, Disability Insurance and Health Savings Account Expenses. List and total the average monthly amounts that you actually that you actually pay for yourself, your spouse, or your dependents in the following categories.   |   |  |      |          |
| 2.4  | а   | Health Insurance  | \$ N.A.  |      |          |
| 34   | b   | Disability Insurance  | \$ N.A.  |      |          |
|  | С   | Health Savings Account  | \$ N.A.  |      |          |
|  |   |   | Total: Add Lines a, b and c  | \$   | N.A.     |
| 35   | mont<br>elder   | inued contributions to the care of household or family ranky expenses that you will continue to pay for the reasonable and necey, chronically ill, or disabled member of your household or member of to pay for such expenses.                            | essary care and support of an  | \$   | N.A.     |
| 36   | incur   | ection against family violence. Enter any average monthly expred to maintain the safety of your family under the Family Violence Prapplicable federal law. The nature of these expenses is required to be   | evention and Services Act or   |      | N.A.     |
| Home energy costs Enter the average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities that you actually expend for home energy costs. You must provide your case trustee with documentation demonstrating that the additional amount claimed is reasonable and necessary.  |   |   | e energy costs. You must   | \$   | N.A.     |
| Education expenses for dependent children less than 18. Enter the average monthly expenses that you actually incur, not to exceed \$125 per child, in providing elementary and secondary education for your dependent children less than 18 years of age. You must provide your case trustee with documentation demonstrating that the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.  |   |   | \$   | N.A. |          |
| Additional food and clothing expense. Enter the average monthly amount by which your food and clothing expenses exceed the combined allowances for food and apparel in the IRS National Standards, no to exceed five percent of those combined allowances. (This information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) You must provide your case trustee with documentation demonstrating that the additional amount claimed is reasonable and necessary. |   |   | the IRS National Standards, not vailable at <a href="https://www.usdoj.gov/ust/crustee">www.usdoj.gov/ust/crustee</a> with documentation | \$   | N.A.     |
| 40   |   | inued charitable contributions. Enter the amount that you worm of cash or financial instruments to a charitable organization as de  |  | \$   | N.A.     |
| 41   | Tota  | I Additional Expense Deductions under § 707(b). Enter the   | ne total of Lines 34 through 40.   | \$   | N.A.     |
|  |   |   |  |      | 1 1.1 1. |

|   | Subpart C: Deductions for Debt Payment  |  |   |   |          |      |
|---|---|--|---|---|----------|------|
|   | prope<br>Avera<br>each :<br>Mortg   | rty that you own, list the nam<br>ge Monthly Payment. The Ave<br>Secured Creditor in the 60 mo | <b>claims.</b> For each of your debts that e of creditor, identify the property serage Monthly Payment is the total of on the following the filing of the bankrunents of taxes and insurance required page. | curing the debt, and state the all amounts contractually due to ptcy case, divided by 60. |          |      |
| 42  |   | Name of Creditor   | Property Securing the Debt  | Average Monthly Payment   |          |      |
|   | a.  |  |   | \$  |          |      |
|   | b.  |  |   | \$  |          |      |
|   | C.  |  |   | \$  |          |      |
|   |   |  |   | Total: Add Lines a, b and c   | \$       | N.A. |
| 42  | Past due payments on secured claims. If any of the debts listed in Line 42 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page. |  |   |   |          |      |
| 43  |   | Name of Creditor   | Property Securing the Debt  | 1/60th of the Cure Amount   |          |      |
|   | a.  |  |   | \$  |          |      |
|   | b.  |  |   | \$  |          |      |
|   | C.  |  |   | \$  |          |      |
|   |   |  |   | Total: Add Lines a, b and c   | \$       | N.A. |
| 44  |   | nents on priority claims.<br>rt and alimony claims), divide                                    | Enter the total amount of all priority d by 60.   | claims (including priority child  | \$       | N.A. |
| Chapter 13 administrative expenses. If you are eligible to file a case under Chapter 13, complete the following chart, multiply the amount in line a by the amount in line b, and enter the resulting administrative expense. |   |  |   |   |          |      |
|   | a.  | Projected average monthl   | y Chapter 13 plan payment.  | \$ N.A.   |          |      |
| 45  | b.  | schedules issued by the E  | district as determined under xecutive Office for United States is available at <a href="https://www.usdoj.gov/ust/ankruptcy">www.usdoj.gov/ust/ankruptcy</a> court.)  | N.A.  |          |      |
|   | C.  | Average monthly administ   | trative expense of Chapter 13 case  | Total: Multiply Lines a and b   | <u>_</u> | N.A. |
| 46  | Tota  | Deductions for Debt Pa   | yment. Enter the total of Lines 42  | through 45.   | \$       | N.A. |
|   |   | Subpart D:   | Total Deductions Allowed u  | ınder § 707(b)(2)   |          |      |
| 47  | Tota  | <u> </u>   | ed under § 707(b)(2). Enter the   |   | ſ.       | N.A. |

|    | Part VI. DETERMINATION OF § 707(b)(2) PRESUMPTION   |    |      |  |  |
|----|---|----|------|--|--|
| 48 | Enter the amount from Line 18 (Current monthly income for § 707(b)(2))  |    |      |  |  |
| 49 | Enter the amount from Line 47 (Total of all deductions allowed under § 707(b)(2))                                   | \$ | N.A. |  |  |
| 50 | Monthly disposable income under § 707(b)(2). Subtract Line 49 from Line 48 and enter the result.                    | \$ | N.A. |  |  |
| 51 | 60-month disposable income under § 707(b)(2). Multiply the amount in Line 50 by the number 60 and enter the result. | \$ | N.A. |  |  |

| Offici  | al <b>F Gase 2</b> 08 <b>(പ്പി49</b> Ber <b>- 1) ്വർ ഗ</b> ര്വിലർ എടു/06/08 Entered 05/06/08 16:46:20 Desc N   | Main | 6 |  |  |  |
|---|--|------|---|--|--|--|
|   | Initial presumption determination. Check the applicable box and proceed as directed.   |      |   |  |  |  |
|   | The amount on Line 51 is less than \$6,000. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. Do not complete the remainder of Part VI. |      |   |  |  |  |
| The amount set forth on Line 51 is more than \$10,000. Check the "Presumption arises" box at a page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII. Do not the remainder of Part VI. |  |      |   |  |  |  |
|   | The amount on Line 51 is at least \$6,000, but not more than \$10,000. Complete the remainder of Part VI (Lines 53 through 55).  |      |   |  |  |  |
| 53  | Enter the amount of your total non-priority unsecured debt   | \$   |   |  |  |  |
| 54  | <b>Threshold debt payment amount.</b> Multiply the amount in Line 53 by the number 0.25 and enter the result.  | N.A. |   |  |  |  |

#### Part VII: ADDITIONAL EXPENSE CLAIMS

The amount on Line 51 is equal to or greater than the amount on Line 54. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also

☐ The amount on Line 51 is less than the amount on Line 54. Check the box for "The presumption does not

Secondary presumption determination. Check the applicable box and proceed as directed.

arise" at the top of page 1 of this statement, and complete the verification in Part VIII.

Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under  $\S$  707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.

56

55

complete Part VII.

|    | Expense Description         | Monthly Amount |  |  |
|----|-----------------------------|----------------|--|--|
| a. |                             | \$             |  |  |
| b. |                             | \$             |  |  |
| C. |                             | \$             |  |  |
|    | Total: Add Lines a, b and c | \$ N.A.        |  |  |

| Part VIII: VERIFICATION |   |              |                              |  |  |  |  |
|-------------------------|---|--------------|------------------------------|--|--|--|--|
|                         | I declare under penalty of perjury that the information provided in this statement is true and correct. (If this a joint case, both debtors must sign.) |              |                              |  |  |  |  |
| 57                      | Date: 05/06/08  | Signature: _ | /s/ Laura Rodriguez (Debtor) |  |  |  |  |
|                         | Date: 05/06/08  | Signature: _ | (Joint Debtor, if any)       |  |  |  |  |

| Income Month 1                 |          |      | Income Month 2                 |          |     |
|--------------------------------|----------|------|--------------------------------|----------|-----|
| Gross wages, salary, tips      | 1,800.00 | 0.00 | Gross wages, salary, tips      | 1,800.00 | 0.0 |
| Income from business           | 0.00     | 0.00 | Income from business           | 0.00     | 0.0 |
| Rents and real property income | 0.00     | 0.00 | Rents and real property income | 0.00     | 0.0 |
| Interest, dividends            | 0.00     | 0.00 | Interest, dividends            | 0.00     | 0.0 |
| Pension, retirement            | 0.00     | 0.00 | Pension, retirement            | 0.00     | 0.0 |
| Contributions to HH Exp        | 0.00     | 0.00 | Contributions to HH Exp        | 0.00     | 0.0 |
| Unemployment                   | 0.00     | 0.00 | Unemployment                   | 0.00     | 0.0 |
| Other Income                   | 0.00     | 0.00 | Other Income                   | 0.00     | 0.0 |
| Income Month 3                 |          |      | Income Month 4                 |          |     |
| Gross wages, salary, tips      | 1,800.00 | 0.00 | Gross wages, salary, tips      | 1,800.00 | 0.0 |
| Income from business           | 0.00     | 0.00 | Income from business           | 0.00     | 0.0 |
| Rents and real property income | 0.00     | 0.00 | Rents and real property income | 0.00     | 0.0 |
| Interest, dividends            | 0.00     | 0.00 | Interest, dividends            | 0.00     | 0.0 |
| Pension, retirement            | 0.00     | 0.00 | Pension, retirement            | 0.00     | 0.0 |
| Contributions to HH Exp        | 0.00     | 0.00 | Contributions to HH Exp        | 0.00     | 0.0 |
| Unemployment                   | 0.00     | 0.00 | Unemployment                   | 0.00     | 0.0 |
| Other Income                   | 0.00     | 0.00 | Other Income                   | 0.00     | 0.0 |
| Income Month 5                 |          |      | Income Month 6                 |          |     |
| Gross wages, salary, tips      | 1,800.00 | 0.00 | Gross wages, salary, tips      | 1,800.00 | 0.0 |
| Income from business           | 0.00     | 0.00 | Income from business           | 0.00     | 0.0 |
| Rents and real property income | 0.00     | 0.00 | Rents and real property income | 0.00     | 0.0 |
| Interest, dividends            | 0.00     | 0.00 | Interest, dividends            | 0.00     | 0.0 |
| Pension, retirement            | 0.00     | 0.00 | Pension, retirement            | 0.00     | 0.0 |
| Contributions to HH Exp        | 0.00     | 0.00 | Contributions to HH Exp        | 0.00     | 0.0 |
| Unemployment                   | 0.00     | 0.00 | Unemployment                   | 0.00     | 0.0 |
| Other Income                   | 0.00     | 0.00 | Other Income                   | 0.00     | 0.0 |

#### Additional Items as Designated, if any

#### Remarks